

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Michael Jude Billera
 Cynthia M. Billera
 Debtors

Case No. 17-18394-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
Form ID: 309IPage 1 of 2
Total Noticed: 27

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db/jdb Michael Jude Billera, Cynthia M. Billera, 616 Parkway Road, Allentown, PA 18104-4433
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
 Reading, PA 19606-0410
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14027956 +First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
 14027957 Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
 14027960 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)
 14027958 Nissan Infidinity Lt, Attn: Bankruptcy, PO Box 660360, Dallas, TX 75266-0360
 14027959 Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,
 Dallas, TX 75266-0360
 14027961 Oaa Orthopaedic Specialists, c/o Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 14032788 +PNC Bank, National Association, KML Law Group, P.C., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 14027962 Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 14027963 Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
 14027964 Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
 14027966 Specialists Epgi Gastr, c/o First Federal Credit C, 24700 Chagrin Blvd Ste 2,
 Cleveland, OH 44122-5647
 14030523 +U S Department of Education/MOHEDA, 633 Spirit Drive, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Jan 24 2018 02:14:30 JOHN EVERETT COOK,
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052
 smg +E-mail/Text: robertsl2@dnb.com Jan 24 2018 02:15:05 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2018 02:14:55
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2018 02:15:10 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 24 2018 02:14:58 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14038074 EDI: GMACFS.COM Jan 24 2018 02:08:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 14038062 EDI: GMACFS.COM Jan 24 2018 02:08:00 Ally Financial, 200 Renaissance Ctr,
 Detroit MI 48243-1300
 14027955 EDI: PRA.COM Jan 24 2018 02:08:00 Citibank N.A., c/o Portfolio Recov Assoc,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14027965 EDI: PRA.COM Jan 24 2018 02:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
 Reading, PA 19606-0410

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 27

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
JOHN EVERETT COOK on behalf of Debtor Michael Jude Billera bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
JOHN EVERETT COOK on behalf of Joint Debtor Cynthia M. Billera bankruptcy@everettcooklaw.com,
G29494@notify.cincompass.com
MATTEO SAMUEL WEINER on behalf of Creditor PNC Bank, National Association
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Michael Jude Billera	Social Security number or ITIN xxx-xx-3000
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Cynthia M. Billera	Social Security number or ITIN xxx-xx-6618
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 12/14/17
Case number: 17-18394-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Michael Jude Billera	Cynthia M. Billera
2. All other names used in the last 8 years	aka Michael Billera, aka Michael J. Billera	aka Cynthia Billera, aka Cynthia Marie Billera
3. Address	616 Parkway Road Allentown, PA 18104-4433	616 Parkway Road Allentown, PA 18104-4433
4. Debtor's attorney Name and address	JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: bankruptcy@everettcooklaw.com
5. Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfmail@fredericklreidlech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/23/18

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 20, 2018 at 01:30 PM

Location:
Bar Association of Lehigh County, Meeting
Rooms – Lower Level, 1114 West Walnut
Street, Allentown, PA 18102

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:**Filing deadline: 4/21/18****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 2/22/18****Deadline for governmental units to file a proof of claim:****Filing deadline: 6/12/18****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. This plan proposes payment to the trustee of \$600.23 per month for 60 months. **The hearing on confirmation will be held on: 3/29/18 at 9:00 AM Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading PA 19601**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.